

## TABLE OF CALCULATION OF QUARTERLY FINANCIAL RATIOS

Bank : .....

Position : .....

(in %)

| Ratio                     |  | Position At<br>Report Date | Position At<br>Previous Year's<br>Report Date |
|---------------------------|--|----------------------------|---|
| <b>Performance Ratios</b> |  |                            |   |
| 1.                        | Minimum Capital Adequacy Requirement (KPMM)  |                            |   |
| 2.                        | Problem earning assets and problem non-earning assets to total earning assets and non-earning assets |                            |   |
| 3.                        | Problem earning assets to total earning asset  |                            |   |
| 4.                        | Financial asset's allowance for impairment losses (CKPN) to earning assets                           |                            |   |
| 5.                        | Gross NPL  |                            |   |
| 6.                        | Net NPL  |                            |   |
| 7.                        | Return on Asset (ROA)  |                            |   |
| 8.                        | Return on Equity (ROE)   |                            |   |
| 9.                        | Net Interest Margin (NIM)  |                            |   |
| 10.                       | Operational Cost to Operational Income (BOPO)  |                            |   |
| 11.                       | Loan to Deposit Ratio (LDR)  |                            |   |
| <b>Compliance</b>         |  |                            |   |
| 1.                        | a. Percentage violation of Legal Lending Limit   |                            |   |
|                           | i. Related parties   |                            |   |
|                           | ii. Non-related parties  |                            |   |
|                           | b. Percentage of excess of Legal Lending Limit   |                            |   |

| <b>Ratio</b> |   | <b>Position At<br/>Report Date</b> | <b>Position At<br/>Previous Year's<br/>Report Date</b> |
|--------------|---|------------------------------------|--|
|              | i. Related parties  |                                    |  |
|              | ii. Non-related parties   |                                    |  |
| 2.           | Reserve Requirement (GWM)<br>a. Rupiah Primary GWM<br>b. Foreign currency GWM |                                    |  |
| 3.           | Overall Net Open Position (NOP)   |                                    |  |